

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: ROSE, THOMAS W.	§	Case No. 09-74078
ROSE, ANN M.	§	
ROSE, TOM W.	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**


Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 08/02/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/15/2010 By: /s/MEGAN G. HEEG 
Trustee

MEGAN G. HEEG
215 E. First St.
P.O. Box 447
Dixon, IL 61021
(815) 288-4949

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
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In re: ROSE, THOMAS W.	§	Case No. 09-74078
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ROSE, TOM W.	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$ <u>6,797.58</u>
and approved disbursements of	\$ <u>0.00</u>
leaving a balance on hand of ¹	\$ <u>6,797.58</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	N/A	<i>Proposed Payment</i>
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Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>MEGAN G. HEEG</u>	\$ <u>1,429.76</u>	\$ <u>20.66</u>
Attorney for trustee <u>Ehrmann Gehlbach Badger & Lee</u>	\$ <u>1,060.00</u>	\$ <u>12.50</u>
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant _____	\$ _____	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 37,110.92 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>DISCOVER BANK</u>	\$ <u>4,765.66</u>	\$ <u>548.95</u>
<u>2</u>	<u>DISCOVER BANK</u>	\$ <u>1,342.80</u>	\$ <u>154.67</u>
<u>3</u>	<u>DISCOVER BANK</u>	\$ <u>3,754.06</u>	\$ <u>432.41</u>
<u>4</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>2,230.82</u>	\$ <u>256.96</u>
<u>5</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>8,319.13</u>	\$ <u>958.25</u>
<u>6</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>1,882.77</u>	\$ <u>216.87</u>
<u>7</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>9,858.98</u>	\$ <u>1,135.61</u>
<u>8</u>	<u>CAPITAL ONE BANK USA, N.A.</u>	\$ <u>674.20</u>	\$ <u>77.66</u>
<u>9</u>	<u>GE Money Bank dba WAL-MART DISCOVER CARD</u>	\$ <u>242.25</u>	\$ <u>27.90</u>
<u>10</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ <u>4,040.25</u>	\$ <u>465.38</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/MEGAN G. HEEG 71
Trustee

MEGAN G. HEEG
215 E. First St.
P.O. Box 447
Dixon, IL 61021
(815) 288-4949

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 09-74078

User: cshabez
Form ID: pdf006

Page 1 of 1
Total Noticed: 22

Date Rcvd: Jun 28, 2010

The following entities were noticed by first class mail on Jun 30, 2010.

db/jdb +Thomas W. Rose, Ann M. Rose, 501 East 10th St., Rock Falls, IL 61071-1753
aty +Kelli D Walker, 15 East Third Street, P. O. Box 535, Sterling, IL 61081-0535
14485034 Bank Of America, P.O. Box 15019, Wilmington, DE 19886-5019
14952568 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,
Charlotte, NC 28272-1083
14485035 +Capital Management Services, LP, 726 Exchange St., Suite 700, Buffalo, NY 14210-1464
14485036 Capital One Bank, P.O. Box 6492, Carol Stream, IL 60197-6492
14485037 Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
14485038 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
14812202 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14485039 Citi Cards, P.O. Box 688901, Des Moines, IA 50368-8901
14485033 +Miller Lancaster Walker & Burall PC, 15 East Third Street PO Box 535, Sterling, IL 61081-0535
14795113 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14485032 +Rose Ann M, 501 East 10th St, Rock Falls, IL 61071-1753
14485031 +Rose Thomas W, 501 East 10th St, Rock Falls, IL 61071-1753
14485042 Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
14485043 U.S. Bank Home Mortgage, P.O. Box 20005, Owensboro, KY 42304-0005

The following entities were noticed by electronic transmission on Jun 28, 2010.

tr +E-mail/Text: KATHY@EGBBL.COM Megan G Heeg,
Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100, Dixon, IL 61021-0447
14757868 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 29 2010 01:22:24 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14485040 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 29 2010 01:22:24 Discover, P.O. Box 6103,
Carol Stream, IL 60197-6103
15072302 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 29 2010 00:37:59
FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
14952840 +E-mail/PDF: gecsed@recoverycorp.com Jun 29 2010 00:44:00
GE Money Bank dba WAL-MART DISCOVER CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14485041 E-mail/PDF: gecsed@recoverycorp.com Jun 29 2010 00:44:00 GEMB Walmart, P.O. Box 981416,
El Paso, TX 79998-1416

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
Dixon, IL 61021-0447

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2010

Signature: _____

Joseph Speetjens